

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

COVER SHEET FOR SCHEDULES, STATEMENTS, LISTS AND/OR AMENDMENTS

Case Name: Tony L. Wall Case No. 1-19-20002-PRW Chapter 13

A. IDENTIFY TYPE OF DOCUMENT BEING FILED: (Select either #1, #2 or #3)

- ☒ #1--Amendment to Previously Filed Document (Go to Sec. B)
☐ #2--Schedule/Statement Not Previously Filed (Go to Sec. B)
☐ #3--Schedule of Post-Petition Debts (result of conversion--no fee due) (Go to Sec. D)

B. SUMMARIZE SPECIFICS OF DOCUMENT BEING FILED BY CHECKING APPLICABLE DATA ELEMENTS:

- ☐ Official Form 101: ☐ Part 1 ☐ Part 2 ☐ Part 3 ☐ Part 4 ☐ Part 5 ☐ Part 6 ☐ Part 7
☐ Official Form 106Sum: Summary of Your Assets and Liabilities and Certain Statistical Information
☐ Official Form 106Dec: Declaration About an Individual Debtor's Schedules
☐ Official Form 108: Chapter 7 Statement of Intention for Individuals
☐ Schedules: (Please check schedules attached)
☐ Schedule A/B ☐ Schedule C ☐ Schedule D (Go to Sec. C) ☐ Schedule E/F (Go to Sec. C)
☐ Schedule G ☐ Schedule H ☐ Schedule I ☐ Schedule J ☐ Schedule K
☐ Statement of Financial Affairs: _____
☐ Statement Pursuant to Rule 2016(b) _____
☐ Official Form 201: ☐ Debtor's Name ☐ Debtor's Address ☐ Debtor's EIN ☐ Other Names used by the Debtor
☐ Other _____
(Please indicate the Question # from Form 201 that is being amended and a brief description)
☐ Official Form 201A: Ch. 11 Attachment to Voluntary Petition for Non-Individuals
☐ Official Form 202: Declaration Under Penalty of Perjury for Non-Individual Debtors
☐ Creditor Matrix
☒ Chapter 13 Plan (Pre-confirmation): ☒ Decrease Payments ☐ Increase Payments ☐ Increases length of plan
☐ Other: _____

*FOR CHANGES AFFECTING SCHEDULES D, E/F, THE LIST OF CREDITORS, MATRIX OR MAILING LIST,
PROCEED TO SECTION 'C' OF THIS FORM. OTHERWISE, PROCEED TO SECTION 'D'.*

C. CREDITOR/SCHEDULE INFORMATION: (Select either #1, #2 or #3)

- ☐ #1--Creditors are being added or deleted by this amendment/schedule, AND
☐ The \$31.00 amendment fee is attached
☐ A matrix in the format prescribed by the Clerk with the complete names and addresses of the parties added is attached.
Note: Do not repeat creditor information from a previously filed matrix. The Clerk's office will not delete creditors unless a motion to delete creditors is granted.
☐ #2--Schedule(s) of creditors (Schedules D, E/F), list of creditors, matrix or mailing list is being amended for purposes other than adding or deleting creditors.
☐ The \$31.00 fee is attached for this amendment [e.g. changing amount of a debt or classification of a debt].
☐ The \$31.00 fee does not apply for this amendment [e.g. change of address of a creditor or change of attorney].
☒ #3 -- No Creditors are being added or deleted.

D. CERTIFICATION OF SERVICE, ATTORNEY'S DECLARATION AND DEBTOR'S UNSWORN DECLARATION

CERTIFICATION OF SERVICE: Attach an "Affidavit of Service" listing each party served with a copy of the referenced document(s), this cover sheet and a copy of the §341 Meeting Notice (if applicable). Be sure to include the U.S. Trustee and the Case Trustee.

DECLARATION OF ATTORNEY [Attorney or debtor(s), if pro se, must sign.]: I declare that the above information contained on this cover sheet may be relied upon by the Clerk of Court as a complete and accurate summary of the information contained in the documents attached.

Dated: 9/6/19

Signature: John D. Wieser, Esq.

DECLARATION OF DEBTOR(S): [Required if declaration is not completed on the document(s) itself or by separate instrument.]

I declare under penalty of perjury that I have read this cover sheet and the attached schedules, lists, statements, etc., consisting of sheets, numbered 1 through , and that they are true and correct to the best of my knowledge, information and belief.

Dated: 9/6/19

Signature: Tony L. Wall (debtor)

Fill in this information to identify your case:

Debtor 1 **Tony L. Wall**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF NEW YORK**

Case number: **1-19-20002-PRW**
 (If known)

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed.
2, 3, 3.3, 3.5, 5.1

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$1,355.00 per **Month** for **60** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.
☐ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.

- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$81,300.00.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
OneMain	12 Cashmere Court Rochester, NY 14609 Monroe County	\$0.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
Select Portfolio Servicing, Inc.	12 Cashmere Court Rochester, NY 14609 Monroe County	\$1,492.84	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

☒ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☐ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

☒ The claims listed below were either:

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Tony L. Wall

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(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Ally Bank	2014 Acura	\$24,962.78	5.25%	\$473.94	\$28,436.40
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	166 - 168 Flint Street Rochester, NY 14608 Monroe County	\$1,879.20	12.00%	\$41.80	\$2,508.00
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	114 - 116 Woodward Street Rochester, NY 14605 Monroe County	\$5,156.71	12.00%	\$114.71	\$6,882.45
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	360 - 362 Remington Street Rochester, NY 14621 Monroe County	\$1,302.49	12.00%	\$28.97	\$1,738.20
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	101 Mohawk Street Rochester, NY 14621 Monroe County	\$1,544.73	12.00%	\$34.36	\$2,061.60
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	157-163 Furlong Street Rochester, NY 14621 Monroe County	\$1,292.64	12.00%	\$28.75	\$1,725.00
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	157-163 Furlong Street Rochester, NY 14621 Monroe County	\$274.24	12.00%	\$6.10	\$366.00
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	

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Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
City of Rochester	157-163 Furlong Street Rochester, NY 14621 Monroe County	\$577.59	12.00%	\$12.85	\$770.92
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	360 - 362 Remington Street Rochester, NY 14621 Monroe County	\$71.33	12.00%	\$1.59	\$95.10
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	360 - 362 Remington Street Rochester, NY 14621 Monroe County	\$555.27	12.00%	\$12.35	\$741.00
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	101 Mohawk Street Rochester, NY 14621 Monroe County	\$222.02	12.00%	\$4.94	\$296.31
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	114 - 116 Woodward Street Rochester, NY 14605 Monroe County	\$233.97	12.00%	\$5.20	\$312.00
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
City of Rochester	166 - 168 Flint Street Rochester, NY 14608 Monroe County	\$857.80	12.00%	\$19.08	\$1,144.80
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
TLF National Tax Lien Trust 2017-1	157-163 Furlong Street Rochester, NY 14621 Monroe County	\$12,463.98	18.00%	\$316.50	\$18,990.00
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	
TLF National Tax Lien Trust 2017-1	157-163 Furlong Street Rochester, NY 14621 Monroe County	\$213.98	18.00%	\$5.43	\$325.80
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)	

Insert additional claims as needed.

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3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
American Tax Funding Servicing, LLC	410 Hayward Avenue Rochester, NY 14609 Monroe County
American Tax Funding Servicing, LLC	410 Hayward Avenue Rochester, NY 14609 Monroe County
American Tax Funding Servicing, LLC	410 Hayward Avenue Rochester, NY 14609 Monroe County
American Tax Funding Servicing, LLC	606 Wilkins Street Rochester, NY 14621 Monroe County
American Tax Funding Servicing, LLC	606 Wilkins Street Rochester, NY 14621 Monroe County
City of Rochester	410 Hayward Avenue Rochester, NY 14609 Monroe County
City of Rochester	606 Wilkins Street Rochester, NY 14621 Monroe County
City of Rochester	410 Hayward Avenue Rochester, NY 14609 Monroe County
City of Rochester	606 Wilkins Street Rochester, NY 14621 Monroe County
OneMain	410 Hayward Avenue Rochester, NY 14609 Monroe County
TLF National Tax Lien Trust 2017-1	606 Wilkins Street Rochester, NY 14621 Monroe County
US Bank as Cust for Tower DBW II Trust	410 Hayward Avenue Rochester, NY 14609 Monroe County
US Bank as Cust for Tower DBW II Trust	606 Wilkins Street Rochester, NY 14621 Monroe County

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$8,130.00.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$2,010.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

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Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____
- ☒ 100 % of the total amount of these claims, an estimated payment of \$ 7,600.00
- ☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 135,406.35. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X Tony L. Wall
Signature of Debtor 1

Executed on 9/5/19

X John D. Wieser, Esq.
Signature of Attorney for Debtor(s)

X _____
Signature of Debtor 2

Executed on _____

Date 9/5/19

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>		\$0.00
b.	Modified secured claims <i>(Part 3, Section 3.2 total)</i>		\$0.00
c.	Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>		\$66,393.58
d.	Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>		\$0.00
e.	Fees and priority claims <i>(Part 4 total)</i>		\$10,140.00
f.	Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>		\$4,599.44
g.	Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>		\$0.00
h.	Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>		\$0.00
i.	Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>		\$0.00
j.	Nonstandard payments <i>(Part 8, total)</i>	+	\$0.00
Total of lines a through j			\$81,133.02

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re:

Tony L. Wall

**AFFIDAVIT
OF MAILING**

Case No. 19-20002
Chapter 13

Debtor(s)

STATE OF NEW YORK)
COUNTY OF ERIE)SS.:

I, Denise M. Townsend, being duly sworn, deposes and states that I am not a party to this action; I am over 18 years of age and reside in Tonawanda, New York and that on September 9, 2019, I personally mailed the Amended Plan to:

U.S. Department of Justice
Office of the U.S. Trustee
100 State Street
Rochester, New York 14614

George M. Reiber, Esq.
Chapter 13 Trustee
3136 South Winton Road
Rochester, New York 14623

Tony Wall
12 Cashmore Court
Rochester, NY 14609

American Tax Funding Servicing, LLC
801 Maplewood Drive
Suite 4
Jupiter, FL 33458

American Tax Funding Servicing, LLC
P.O. Box 863517
Orlando, FL 32886-3517

American Tax Funding Servicing, LLC
801 Maplewood Drive
Suite 4
Jupiter, FL 33458

American Tax Funding Servicing, LLC
801 Maplewood Drive
Suite 4
Jupiter, FL 33458

American Tax Funding Servicing, LLC
P.O. Box 863517

Orlando, FL 32886-3517

City of Rochester
Department of Finance
City Hall Room 100A
30 Church Street
Rochester, NY 14614-1294

City of Rochester
Department of Finance
City Hall Room 100A
30 Church Street
Rochester, NY 14614-1294

City of Rochester
Department of Finance
City Hall Room 100A
30 Church Street
Rochester, NY 14614-1294

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30 Church Street
Rochester, NY 14614-1294

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City Hall Room 100A
30 Church Street
Rochester, NY 14614-1294

City of Rochester
Department of Finance
City Hall Room 100A
30 Church Street
Rochester, NY 14614-1294

City of Rochester
Department of Law
30 Church Street
Rochester, NY 14614

Credit One Bank
P.O. Box 60500
City Of Industry, CA 91716-0500

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193-8873

Department of Treasury
Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 21126
Philadelphia, PA 19114

Dick's Sporting Goods/Synchrony Bank
P.O. Box 530916
Atlanta, GA 30353-0916

JC Penney/Synchrony Bank
P.O. Box 965060
Orlando, FL 32896-5060

Merrick Bank Corp.
P.O. Box 9201
Old Bethpage, NY 11804-9001

Milestone
Bankcard Services
P.O. Box 4477
Beaverton, OR 97076-4477

Monroe County Treasury
39 West Main Street
Room B-2
Rochester, NY 14614-1467

Monroe County Treasury
39 West Main Street

Room B-2
Rochester, NY 14614-1467

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39 West Main Street

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Rochester, NY 14614-1467

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Monroe County Treasury
39 West Main Street

Room B-2
Rochester, NY 14614-1467

Monroe County Treasury
39 West Main Street

Room B-2
Rochester, NY 14614-1467

Propel Financial Services
7990 IH-10 W, Suite 200
San Antonio, TX 78230

Propel Financial Services
P.O. Box 100350
San Antonio, TX 78201

Propel Financial Services
P.O. Box 100350
San Antonio, TX 78201

Select Portfolio Servicing
3815 S. West Temple
Suite 2000
Salt Lake City, UT 84115

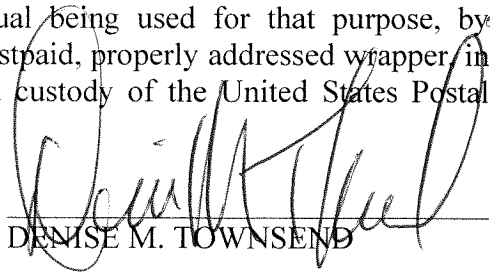
Select Portfolio Servicing, Inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250

Synchrony Bank/Lowes
P.O. Box 965036
Orlando, FL 32896-5036

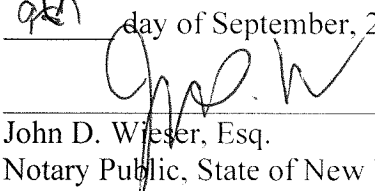
US Bank as Cust for Tower DBW II Trust
P.O. Box 780770
Philadelphia, PA 19178

US Bank as Cust for Tower DBW II Trust
P.O. Box 645040
Cincinnati, OH 45264-5040

the address designated by the foregoing individual being used for that purpose, by depositing a true copy of the Amended Plan in a postpaid, properly addressed wrapper, in a official depository under the exclusive care and custody of the United States Postal Service within the State of New York.


DENISE M. TOWNSEND

Sworn to before me this
9th day of September, 2019.



John D. Wieser, Esq.
Notary Public, State of New York
Qualified in Erie County
My Commission Expires November 13, 2021